

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

In re: LARRY GONZALEZ	§	Case No. 08-72877
MAYRA GONZALEZ	§	
	§	
Debtors	§	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/05/2008.
- 2) The plan was confirmed on 11/14/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 09/13/2013.
- 6) Number of months from filing or conversion to last payment: 60.
- 7) Number of months case was pending: 63.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$26,920.00.
- 10) Amount of unsecured claims discharged without full payment: \$35,216.96.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$ 31,654.00	
Less amount refunded to debtor	\$ 814.00	
<b>NET RECEIPTS</b>		<b>\$ 30,840.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$ 3,500.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 1,875.31	
Other	\$ 0.00	
<b>TOTAL EXPENSES OF ADMINISTRATION</b>		<b>\$ 5,375.31</b>
Attorney fees paid and disclosed by debtor:	\$ 0.00	

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
ATTORNEY GARY C FLANDERS	Lgl	3,500.00	3,500.00	3,500.00	3,500.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Sec	2,500.00	3,100.00	0.00	2,500.00	241.08
SPRINGLEAF FINANCIAL SERVICES	Uns	8,500.00	5,603.32	0.00	109.62	0.00
AMERICAN GENERAL FINANCE	Sec	800.00	887.40	800.00	800.00	62.93
AMERICAN GENERAL FINANCE	Uns	100.00	0.00	87.40	46.74	0.00
COUNTRYWIDE	Sec	0.00	NA	NA	0.00	0.00
AMERICAN EXPRESS CENTURION	Uns	4,400.00	4,412.08	4,412.08	2,359.78	0.00
BASILIA GONZALEZ	Uns	2,800.00	NA	NA	0.00	0.00
HOUSEHOLD FINANCE	Uns	3,800.00	3,934.72	3,934.72	2,104.46	0.00
EAST BAY FUNDING	Uns	280.00	277.57	277.57	148.45	0.00
ECAST SETTLEMENT	Uns	1,800.00	2,176.34	2,176.34	1,164.00	0.00
ECAST SETTLEMENT	Uns	900.00	1,140.38	1,140.38	609.93	0.00
CHASE BANK USA NA	Uns	600.00	596.08	596.08	318.81	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,700.00	3,353.48	3,353.48	1,793.59	0.00
CITI BANK / HOME DEPOT	Uns	1,500.00	NA	NA	0.00	0.00
CITI FLEX	Uns	2,300.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Uns	3,600.00	4,230.52	4,230.52	2,262.67	0.00
LVNV FUNDING LLC	Uns	580.00	537.97	537.97	287.73	0.00

**Scheduled Creditors:**

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CITIFINANCIAL SERVICES	Uns	9,200.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LP	Uns	1,100.00	1,099.40	1,099.40	588.01	0.00
DISCOVER BANK	Uns	2,000.00	1,969.37	1,969.37	1,053.31	0.00
GEORGE GONZALEZ	Uns	500.00	NA	NA	0.00	0.00
RECOVERY MANAGEMENT	Uns	1,250.00	1,304.61	1,304.61	697.77	0.00
LVNV FUNDING LLC	Uns	525.00	604.17	604.17	323.13	0.00
ASSET ACCEPTANCE CORP	Uns	540.00	539.24	539.24	288.41	0.00
LVNV FUNDING LLC	Uns	750.00	755.14	755.14	403.88	0.00
WELLS FARGO FINANCIAL	Uns	740.00	736.42	736.42	393.87	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	6,519.15	0.00	0.00	0.00
ASSET ACCEPTANCE CORP	Uns	460.00	463.04	463.04	247.65	0.00
LVNV FUNDING LLC	Uns	490.00	494.26	494.26	264.36	0.00
PRA RECEIVABLES MANAGEMENT,	Uns	11,700.00	11,955.83	11,955.83	6,394.51	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 2,500.00	\$ 241.08
All Other Secured	\$ 800.00	\$ 800.00	\$ 62.93
<b>TOTAL SECURED:</b>	<b>\$ 800.00</b>	<b>\$ 3,300.00</b>	<b>\$ 304.01</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
<b>TOTAL PRIORITY:</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>	<b>\$ 0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$ 40,668.02</b>	<b>\$ 21,860.68</b>	<b>\$ 0.00</b>

**Disbursements:**

Expenses of Administration	\$ 5,375.31	
Disbursements to Creditors	\$ 25,464.69	
<b>TOTAL DISBURSEMENTS:</b>		<b>\$ 30,840.00</b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 12/27/2013

By: /s/ Lydia S. Meyer  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.